

Federal Student Aid FAFSA



2016-2017

Electronic Student Aid Report (SAR)

The SAR summarizes the information you submitted on your 2016-2017 Free Application for Federal Student Aid (FAFSA).

Application Receipt Date:	01/01/2016	XXX-XX-0007 DE 03
Processed Date:	01/01/2016	EFC: 000000 * C
		DRN: 9755

Comments About Your Information

Based on the information we have on record for you, your EFC is 000000. You may be eligible to receive a Federal Pell Grant and other federal student aid. Your school will use your EFC to determine your financial aid eligibility for federal grants, loans, and work-study, and possible funding from your state and school.

Your FAFSA has been selected for a review process called verification. Your school has the authority to request copies of certain financial documents from you and your parent(s).

There is a limit to the total amount of Federal Pell Grants that a student may receive, which is the equivalent of 6 school years. Based on information reported to the National Student Loan Data System (NSLDS) by the schools you have attended, you have received Pell Grants for the equivalent of between one-half and one school year.

There is a limit to the total amount of subsidized Federal student loans that you may receive. Visit StudentAid.gov and select Types of Aid/Loans for more information.

Your school may request additional information to determine your eligibility for federal student aid.

WHAT YOU MUST DO NOW (Use the checklist below to make sure that all of your issues are resolved.)

Be sure to review the items marked with a 'h' and make any corrections if necessary by clicking 'Make FAFSA Corrections' on the 'My FAFSA' page.

You changed the answer to your parents' income, income taxes paid, or exemptions. If your parents have completed their 2015 tax return, you should also change the answer to the tax return question (Item 80) to indicate their tax return has been completed by clicking 'Make FAFSA Corrections' on the 'My FAFSA' page. If your parents filed a federal tax return with the IRS, they may be eligible to use the IRS Data Retrieval Tool, which is the best and easiest way to provide accurate tax information. With just a few simple steps, your parents can view information from their IRS tax return and transfer that information directly into your FAFSA.

You have changed the answer to your income, income taxes paid, or exemptions. If you have completed your 2015 tax return, you should also change the answer to the tax return question (Item 32) to indicate your tax return has been completed by clicking 'Make FAFSA Corrections' on the 'My FAFSA' page. If you filed a federal tax return with the IRS, you may be eligible to use the IRS Data Retrieval Tool, which is the best and easiest way to provide accurate tax information. With just a few simple steps, you can view information from your IRS tax return and transfer that information directly into your FAFSA.

The parents' marital status you reported in Item 59 does not appear to agree with the parents' tax return filing status reported in Item 82. If one of these items is incorrect, click 'Make FAFSA Corrections' on the 'My FAFSA' page to make the correction. If the information you reported is correct, make sure the income information reported in Items 85 through 89, 93, and 94 correctly reflects your parents' 2015 income.

If you need to make corrections to your information, click 'Make FAFSA Corrections' on the 'My FAFSA' page. You must use your Federal Student Aid PIN to access your record online. If you need additional help with your SAR, contact your school's financial aid office or click the 'Help' icon on the FAFSA home page. If your mailing address or e-mail address changes, you can make the correction online.

Based on your EFC of 000000, you may be eligible to receive a Federal Pell Grant of up to \$5,815 for the 2016-2017 school year provided you have not met or exceeded the lifetime limit established for the Federal Pell Grant program.

FAFSA Data

Assumed fields, based on the data you entered, are marked with an “*” (asterisk) sign.

1. Student's Last Name:	DEMOLASTNAME
2. Student's First Name:	LARRY
3. Student's Middle Initial:	D
4. Student's Permanent Mailing Address:	3151 HOLLOW DRIVE
5. Student's Permanent City:	HANOVER
6. Student's Permanent State:	PA
7. Student's Permanent ZIP Code:	20056
8. Student's Social Security Number:	XXX-XX-0007
9. Student's Date of Birth:	04/19/1992
10. Student's Permanent Home Phone Number:	
11. Student's Driver's License Number:	DL NUMBER33421
12. Student's Driver's License State:	PA
13. Student's E-mail Address:	ANOTHEREMAIL@TEST.CO.UK
14. Student's Citizenship Status:	YES, I AM A U.S. CITIZEN (OR U.S. NATIONAL)
15. Student's Alien Registration Number:	
16. Student's Marital Status:	I AM SINGLE
17. Student's Marital Status Date:	
18. Student's State of Legal Residence:	PA
19. Was Student a Legal Resident Before January 1, 2010?	YES
20. Student's Legal Residence Date:	
21. Is the Student Male or Female?	MALE
22. Register Student With Selective Service?	
23. Drug Conviction Affecting Eligibility?	ELIGIBLE FOR AID
24. Parent 1 Educational Level:	MIDDLE SCHOOL/JR. HIGH
25. Parent 2 Educational Level:	HIGH SCHOOL
26. High School or Equivalent Completed?	HIGH SCHOOL DIPLOMA
27a. Student's High School Name:	ABINGTON SHS
27b. Student's High School City:	ABINGTON
27c. Student's High School State:	PA
28. First Bachelor's Degree by July 1, 2015?	NO
29. Student's Grade Level in College in 2016-2017:	2ND YR./SOPHOMORE
30. Type of Degree/Certificate:	1ST BACHELOR'S DEGREE
31. Interested in Work-study?	NO
32. Student Filed 2015 Income Tax Return?	WILL FILE
33. Student's Type of 2015 Tax Form Used:	IRS 1040A OR 1040EZ
34. Student's 2015 Tax Return Filing Status:	SINGLE
35. Student Eligible to File a 1040A or 1040EZ?	YES
36. Student's 2015 Adjusted Gross Income:	\$1,320
37. Student's 2015 U.S. Income Tax Paid:	\$20
38. Student's 2015 Exemptions Claimed:	0
39. Student's 2015 Income Earned from Work:	\$1,320

40. Spouse's 2015 Income Earned from Work:	
41. Student's Total of Cash, Savings, and Checking Accounts:	\$500
42. Student's Net Worth of Current Investments:	\$0
43. Student's Net Worth of Businesses/Investment Farms:	\$0
44a. Student's Education Credits:	
44b. Student's Child Support Paid:	
44c. Student's Taxable Earnings from Need-Based Employment Programs:	
44d. Student's Grant and Scholarship Aid Reported in AGI:	
44e. Student's Taxable Combat Pay Reported in AGI:	
44f. Student's Cooperative Education Earnings:	
45a. Student's Payments to Tax-Deferred Pensions & Retirement Savings:	
45b. Student's Deductible Payments to IRA/Keogh/Other:	
45c. Student's Child Support Received:	
45d. Student's Tax Exempt Interest Income:	
45e. Student's Untaxed Portions of IRA Distributions:	
45f. Student's Untaxed Portions of Pensions:	
45g. Student's Housing, Food, & Living Allowances:	
45h. Student's Veterans Noneducation Benefits:	
45i. Student's Other Untaxed Income or Benefits:	
45j. Money Received or Paid on Student's Behalf:	
46. Student Born Before January 1, 1992?	NO
47. Is Student Married?	NO
48. Working on Master's or Doctorate in 2016-2017?	NO
49. Is Student on Active Duty in U.S. Armed Forces?	NO
50. Is Student a Veteran?	NO
51. Does Student Have Children He/She Supports?	NO
52. Does Student Have Dependents Other than Children/Spouse?	NO
53. Parents Deceased?/Student Ward of Court?/In Foster Care?	NO
54. Is or Was Student an Emancipated Minor?	NO
55. Is or Was Student in Legal Guardianship?	NO
56. Is Student an Unaccompanied Homeless Youth as Determined by High School/Homeless Liaison?	NO
57. Is Student an Unaccompanied Homeless Youth as Determined by HUD?	NO
58. Is Student an Unaccompanied Homeless Youth as Determined by Director of Homeless Youth Center?	NO
59. Parents' Marital Status:	MARRIED OR REMARRIED
60. Parents' Marital Status Date:	02/2003
61. Parent 1 (Father's/Mother's/Stepparent's) Social Security Number:	XXX-XX-0002
62. Parent 1 (Father's/Mother's/Stepparent's) Last Name:	HARRISON
63. Parent 1 (Father's/Mother's/Stepparent's) First Name Initial:	J
64. Parent 1 (Father's/Mother's/Stepparent's) Date of Birth:	03/02/1952

65. Parent 2 (Father's/Mother's/Stepparent's) Social Security Number:	XXX-XX-0003
66. Parent 2 (Father's/Mother's/Stepparent's) Last Name:	HARRISON
67. Parent 2 (Father's/Mother's/Stepparent's) First Name Initial:	H
68. Parent 2 (Father's/Mother's/Stepparent's) Date of Birth:	05/01/1964
69. Parents' E-mail Address:	
70. Parents' State of Legal Residence:	PA
71. Were Parents Legal Residents Before January 1, 2010?	YES
72. Parents' Legal Residence Date:	
73. Parents' Number of Family Members in 2016-2017:	5
74. Parents' Number in College in 2016-2017 (Parents Excluded):	1
75. Parents Received Supplemental Security Income?	
76. Parents Received SNAP?	
77. Parents Received Free/Reduced Price Lunch?	
78. Parents Received TANF?	
79. Parents Received WIC?	
80. Parents Filed 2015 Income Tax Return?	WILL FILE
81. Parents' Type of 2015 Tax Form Used:	IRS 1040A OR 1040EZ
82. Parents' 2015 Tax Return Filing Status:	HEAD OF HOUSEHOLD
83. Parents Eligible to File a 1040A or 1040EZ?	YES
84. Is Parent a Dislocated Worker?	NO
85. Parents' 2015 Adjusted Gross Income:	\$45,100
86. Parents' 2015 U.S. Income Tax Paid:	\$150
87. Parents' 2015 Exemptions Claimed:	5
88. Parent 1 (Father's/Mother's/Stepparent's) 2015 Income Earned from Work:	\$0
89. Parent 2 (Father's/Mother's/Stepparent's) 2015 Income Earned from Work:	\$0
90. Parents' Total of Cash, Savings, and Checking Accounts:	\$5,000
91. Parents' Net Worth of Current Investments:	\$0
92. Parents' Net Worth of Businesses/Investment Farms:	\$0
93a. Parents' Education Credits:	
93b. Parents' Child Support Paid:	
93c. Parents' Taxable Earnings from Need-Based Employment Programs:	
93d. Parents' Grant and Scholarship Aid Reported in AGI:	
93e. Parents' Taxable Combat Pay Reported in AGI:	
93f. Parents' Cooperative Education Earnings:	
94a. Parents' Payments to Tax-Deferred Pensions & Retirement Savings:	
94b. Parents' Deductible Payments to IRA/Keogh/Other:	
94c. Parents' Child Support Received:	
94d. Parents' Tax Exempt Interest Income:	
94e. Parents' Untaxed Portions of IRA Distributions:	
94f. Parents' Untaxed Portions of Pensions:	
94g. Parents' Housing, Food, & Living Allowances:	
94h. Parents' Veterans Noneducation Benefits:	

94i. Parents' Other Untaxed Income or Benefits:	
95. Student's Number of Family Members in 2016-2017:	
96. Student's Number in College in 2016-2017:	
97. Student Received Supplemental Security Income?	
98. Student Received SNAP?	
99. Student Received Free/Reduced Price Lunch?	
100. Student Received TANF?	
101. Student Received WIC?	
102. Is Student or Spouse a Dislocated Worker?	
103a. First Federal School Code:	001002
103b. First Housing Plans:	OFF CAMPUS
103c. Second Federal School Code:	
103d. Second Housing Plans:	
103e. Third Federal School Code:	
103f. Third Housing Plans:	
103g. Fourth Federal School Code:	
103h. Fourth Housing Plans:	
103i. Fifth Federal School Code:	
103j. Fifth Housing Plans:	
103k. Sixth Federal School Code:	
103l. Sixth Housing Plans:	
103m. Seventh Federal School Code:	
103n. Seventh Housing Plans:	
103o. Eighth Federal School Code:	
103p. Eighth Housing Plans:	
103q. Ninth Federal School Code:	
103r. Ninth Housing Plans:	
103s. Tenth Federal School Code:	
103t. Tenth Housing Plans:	
104. Date Completed:	01/01/2014
105. Signed By:	BOTH STUDENT AND PARENT
106. Preparer's Social Security Number:	
107. Preparer's Employer Identification Number (EIN):	
108. Preparer's Signature:	

Your Financial Aid History Information

The information below is the total amount of student loans that you owe. These loans are administered by the U.S. Department of Education (ED). You should confirm that these loan totals are correct. You can use your FSA ID to view details on the individual loans that make up these totals at the National Student Loan Data System (NSLDS) Web site at www.nslds.ed.gov. For more information about your FSA ID, go to www.FSAID.ed.gov. If you feel that the amounts listed on this page are incorrect, or you have other questions related to a loan, you should contact the loan servicer indicated on the NSLDS Web site. You can obtain general information about each of the types of loans that are listed below by visiting our StudentAid.gov Web site.

Note that the 'Subsidized' and 'Unsubsidized' amounts include the appropriate portions of any Consolidation Loans you may have. If there is an amount listed for 'Unallocated Consolidation Loans' it is because we could not determine whether those balances were subsidized or unsubsidized.

Remember you are responsible for repaying all of the amounts that you borrow, plus interest. As a general rule, with an assumed interest rate of 5%, the monthly payment amount over a ten-year repayment period would be approximately \$10.61 for every \$1,000 that you borrowed. Of course your actual repayment amount will depend upon how much you borrow, the interest rate when you enter repayment, and how long your repayment term is.

Total Amount of Loans Outstanding -			
FFEL (Bank Loans) and/or Direct Loans:	Total Principal Balance	Remaining Amount to be Disbursed	Total
Subsidized Loans:	\$3,500	N/A	N/A
Unsubsidized Loans:	N/A	N/A	N/A
Combined Loans:	N/A		N/A
Unallocated Consolidation Loans:	N/A		N/A
Federal Perkins Loan Amounts:			
Total Outstanding Principal Balance:	N/A		
2014-2015 Loan Amount:	N/A		
TEACH Grants Converted to Direct Loans:			
Unsubsidized Loans:	N/A		N/A

At this point, the school(s) listed on your application have access to your information. The school(s) may put together or change an aid package based on your Expected Family Contribution and notify you.

The amount of aid you receive from a school will depend on the cost of attendance at that school, your enrollment status (full-time, three-quarter-time, half-time, or less than half-time), Congressional appropriations, and other factors. Review your financial aid notification from the school(s) or contact the Financial Aid Administrator at the school(s).

Note: Your school has the authority to request copies of certain financial documents to verify information you reported on your application.

The Office of Management and Budget Wants You To Know:

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number, which for this form is 1845-0001. Public reporting burden for this collection of information is estimated to average 5 to 25 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Federal Student Aid Information Center, P.O. Box 84, Washington, D.C. 20044.

We may request additional information from you to process your application more efficiently. We will collect this additional information only as needed and on a voluntary basis.

By answering questions 101a through 101t, and signing the Free Application for Federal Student Aid, you give permission to the U.S. Department of Education to provide information from your application to the college(s) you entered. You also agree that such information is deemed to incorporate by reference the certification statement on the sign and submit page of the financial aid application. The certification statement can be viewed at www.fafsa.gov/fotw1415/help/ffinal02a.htm.

To protect the confidentiality of your application data, you should never give, share, or disclose your Federal Student Aid PIN with anyone, including commercial service providers that provide assistance with the financial aid process. You should keep your PIN in a safe location. If you think your FSA ID has been compromised, go to the *Federal Student Aid PIN Web site* at www.fsaaid.ed.gov and change your FSA ID.

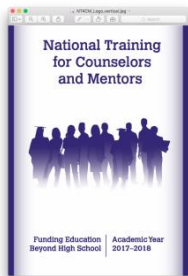
WARNING: If you are convicted of drug distribution or possession for an offense that occurred while you were receiving Title IV aid, your eligibility for Title IV student financial aid is subject to suspension or termination. If your drug conviction status changes at any time during the 2016-2017 award year, you must update your answer to the drug conviction affecting eligibility question.

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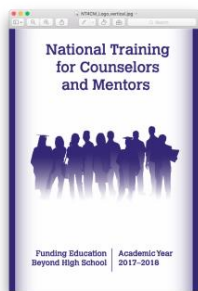
Use of IRS Data Retrieval Tool and Completing FAFSA on the Web

The U.S. Department of Education (ED) strongly encourages the use of the IRS Data Retrieval Tool in the completion of the FAFSA on the Web (FOTW). The following table illustrates how using or not using the IRS Data Retrieval Tool impacts various types of applicants. For additional information, see Dear Colleague Letters GEN-11-03 and GEN-13-16. All of these documents are available at www.ifap.ed.gov.

Applicant Type	IRS Data Retrieval	Uses Data Retrieval	Doesn't Use Data Retrieval/Changes Data
Applicant completes tax return before completing FOTW	Applicant directed to use data retrieval process	Applicant satisfies verification requirements for transferred data	Applicant more likely to be selected for verification; if selected must explain why data from applicant more accurate than data obtained through retrieval and may have to submit data directly from IRS (transcript)
Applicant does not complete tax return before completing FOTW	Applicant encouraged to submit corrections using data retrieval process	Applicant satisfies verification requirements for transferred data	Applicant more likely to be selected for verification; if selected must explain why data from applicant more accurate than data obtained through retrieval and may have to submit documentation directly from IRS (transcript)
Applicant not eligible to use data retrieval process	Applicant not given option to use process	N/A	If selected for verification will need to submit documentation directly from IRS (transcript)

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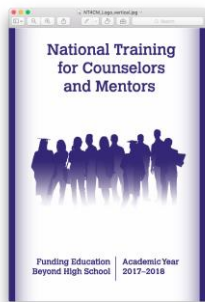
Appropriate Use of Professional Judgment

The following chart lists some situations for which students and their families may request professional judgment, and indicates whether or not the exercise of professional judgment authority would be appropriate. Information about professional judgment is located in the *Application and Verification Guide*, which is available at www.ifap.ed.gov for recent award years.

Situation	Professional Judgment Appropriate	Professional Judgment not Appropriate
Elementary or secondary school tuition	✓	
Medical or dental expenses not covered by insurance	✓	
Nursing home expenses not covered by insurance	✓	
Unusually high child care costs	✓	
Homelessness or dislocated worker status	✓	
Recent unemployment of a family member	✓	
Other changes to a family's income and assets	✓	
IRA rollovers	✓	
Vacation expenses		✓
Tithing expenses		✓
Standard living expenses, such as utilities, credit card payments, and children's allowances		✓

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Cost of Attendance Comparison

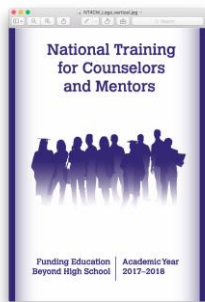


Below are sample budgets for three different colleges. Use the budgets to review and compare the financial aid packages for the schools on the Comparing Financial Aid Packages handout.

School	1. My State University	2. Friendly Community College	3. Briarwood College
Tuition and Fees	\$10,000	\$6,000	\$34,000
Room	\$4,500	\$2,500	\$5,500
Board	\$3,500	\$1,800	\$4,000
Books and Supplies	\$1,900	\$1,700	\$1,850
Computer Costs	\$1,000	\$1,000	\$1,000
Transportation	\$1,100	\$700	\$2,700
Personal:			
Clothing	\$550	\$550	\$550
Laundry	\$550	\$550	\$550
Medical	\$900	\$900	\$900
Entertainment	\$400	\$400	\$400
Other <u>Toiletries</u>	\$600	\$600	\$600
Total COA	\$25,000	\$16,700	\$52,050

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Comparing Financial Aid Packages



Use the information below to review and compare the financial aid packages offered by the three schools. A breakdown by category of each school's budget is in the Cost of Attendance Comparison handout.

Award Package from School:	My State University	Friendly Community College	Briarwood College
Gift Aid (sources):			
1. Federal Pell Grant	\$3,325 Renewable? Yes	\$3,325 Renewable? Yes	\$3,325 Renewable? Yes
2. Federal Supplemental Educational Opportunity Grant	\$500 Renewable? Yes	\$500 Renewable?	\$1,500 Renewable? Yes
3. State Scholarship	\$1,000 Renewable? No	\$500 Renewable? No	\$ Renewable?
4. Founder's Scholarship	\$ Renewable?	\$ Renewable?	\$12,000 Renewable? Yes
Total Gift Aid:	\$4,825	\$4,325	\$16,825
Self-Help Work (sources):			
1. Federal Work-Study	\$2,500	\$	\$4,000
2.	\$	\$	\$
Total Work:	\$2,500	\$	\$4,000
Loans (sources and interest rates):			
1. Direct Subsidized Loan (4.29%)	\$3,500	\$3,500	\$3,500
2. Direct Unsubsidized Loan (4.29%)	\$2,000	\$	\$2,000
3. Institutional Loan (3%)	\$	\$	\$10,000
Total Loans:	\$5,500	\$3,500	\$18,500
TOTAL All Aid:	\$12,825	\$7,825	\$39,325
Cost of Attendance (COA or Budget):	\$25,000	\$16,700	\$52,050
– Expected Family Contribution (EFC):	– \$2,450	– \$2,450	– \$2,450
– Total All Aid:	– \$12,825	– \$7,825	– \$39,325
= Unmet Need (COA - EFC - Aid):	= \$9,725	= \$8,635	= \$10,275

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